

**Fill in this information to identify the case:**

Debtor 1 Lorrie Lynette Douglas

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Washington

Case number 19-42776-BDL

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2003-RP2

Name of creditor: \_\_\_\_\_

Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account:

9 4 6 0

Date of payment change:

Must be at least 21 days after date of this notice 3/1/2022

New total payment: \$ 830.99

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 11.490%New interest rate: 11.490%Current principal and interest payment: \$ 519.78New principal and interest payment: \$ 519.79**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Lorrie Lynette Douglas

First Name

Middle Name

Last Name

Case number (if known) 19-42776-BDL**Part 4: Sign Here**

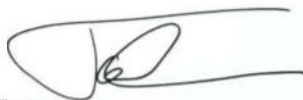
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

**x**

Signature

Date 01/20/2022

Print:

Jesse A.P. Baker

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Aldridge Pite, LLP

Address

4375 Jutland Dr Suite 200; P.O. Box 17933

Number

Street

San Diego

City

CA

State

92177

ZIP Code

Contact phone

(858) 750-7600Email jbaker@aldridgepite.com



December 20 , 2021

LORRIE L DOUGLAS  
1210 S 8TH ST  
TACOMA, WA 98405 4010

Toll free: 1-888-820-6474

Website: [www.MortgageQuestions.com](http://www.MortgageQuestions.com)

Loan Number: [REDACTED]

Dear Customer(s),



Why We Are  
Sending This  
Letter

The mortgage interest rate and monthly payment will change on February 1 , 2022



What Needs  
To Be Done

We have included the following information with this notice:

- A table comparing the previous interest rate and payment amount to the new interest rate and payment amount;
- Any limits on interest rate or payment adjustments; and
- An explanation of how the interest rate was determined



What We  
Will do

Adjustments to the above referenced account will be performed in accordance to the mortgage documents.

For any questions about this letter or the account, please call our Customer Care Center toll-free at 1-888-820-6474. We are available Monday through Friday from 8:00 AM to 9:00 PM and Saturday from 8:00 AM to 5:00 PM ET. Information about this mortgage account may also be found online at [www.MortgageQuestions.com](http://www.MortgageQuestions.com).

## Changes to the Mortgage Interest Rate and Payments on February 1 , 2022

Under the terms of the Adjustable-Rate Mortgage (ARM), there was a 6 month period during which the interest rate remained the same. That period ends on February 1 , 2022, so on that date the interest rate may change. After that, the interest rate and payment may change every 6 months for the rest of the account term. Any change in the interest rate may also change the mortgage payment.

	Current Rate and Monthly payment	New Rate and Monthly payment
Interest Rate	11.49000%	11.49000%
<b>Total Monthly Payment</b>	<b>\$830.98</b>	<b>\$830.99</b> <b>(Due March 1 , 2022 )</b>

**Interest Rate:** We calculated the interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under the mortgage documents, the index rate is 0.31150% and the margin is 6.99000%. The 6 MONTH LIBOR is published DAILY in the WALL STREET JOURNAL (MONEY RATES SECTION).

**Rate Limits:** The rate cannot go higher than 17.49000% over the life of the account. The rate can increase for this adjustment period by no more than 1.00000% .

**New Interest Rate and Monthly Payment:** The table above shows the new interest rate and new monthly payment. The new payment is based on the 6 MONTH LIBOR , the margin, the account balance of \$23,639.94, and the remaining account term of 60 months.

Please Note: If the account has a deferred principal balance, it will be due at the earlier of the sale of your home, payoff or refinancing of the mortgage, or the final maturity date. Please refer to your mortgage statements or account documents. For any questions, please contact our Customer Care Center toll-free at the number referenced above.

**Prepayment Penalty:** None

Sincerely,

Loan Servicing  
AR039

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

JESSE A.P. BAKER (SBN 36077)  
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**ALDRIDGE PITE, LLP**  
The Ogden Building  
9311 SE 36th St, Ste 207  
Mercer Island, WA 98040  
Telephone: (425) 644-6471  
Facsimile: (619) 590-1385

**Mailing Address:**

4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-0933  
Telephone: (858) 750-7600  
Facsimile: (619) 590-1385

Attorneys for THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL  
ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A.  
AS SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE FOR  
RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE  
ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2003-RP2

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF WASHINGTON - TACOMA DIVISION**

In re

LORRIE LYNETTE DOUGLAS,  
Debtor(s).

Case No. 19-42776-BDL

Chapter 13

**PROOF OF SERVICE BY MAIL**

I, Melissa Gonzalez, declare that:

I am employed by Aldridge Pite, LLP. My business address is: Fifteen Piedmont  
Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305. I am over the age of eighteen  
years and not a party to this case.

On January 24, 2022, I caused the Notice of Mortgage Payment Change to be served  
by placing a true and correct copy thereof enclosed in a sealed envelope with postage thereon fully  
prepaid in the United States Mail, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: January 24, 2022

/s/ Melissa Gonzalez  
Melissa Gonzalez

**SERVICE LIST**

**DEBTOR(S)**

(VIA U.S. MAIL)

Lorrie Lynette Douglas  
1210 S 8th St  
Tacoma, WA 98405

**DEBTOR(S) ATTORNEY**

(VIA ELECTRONIC NOTICE)

Kathleen V Shoemaker

**CHAPTER 13 TRUSTEE**

(VIA ELECTRONIC NOTICE)

Michael G. Malaier

**U.S. TRUSTEE**

(VIA ELECTRONIC NOTICE)

United States Trustee